

Community Commerce Bank

ORGANIZATIONAL INFORMATION

390 West Foothill Boulevard

Claremont, CA 91711

Web Address: www.ccombank.com

Number of Branches: 6

Certified CDFI: Yes

Minority Depository Institution: Yes



COMMUNITY COMMERCE BANK

FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	343,309	333,127	393,077	406,516	383,127
Total Loans & Leases (\$000)	290,490	286,268	325,856	307,682	296,782
Total Deposits (\$000)	227,000	200,925	265,484	299,366	285,849
Total Equity Cap (\$000)	31,228	31,787	31,775	36,366	35,587
Net Income (\$000)	3,908	3,339	2,391	-2	-779
Return on Average Assets (%)	1.23	0.98	0.67	0.00	-0.39
Return on Average Equity (%)	12.72	10.57	7.56	-0.01	-4.37
Net Interest Margin (%)	5.47	4.58	3.89	3.76	4.26
Leverage Ratio (%)	9.28	9.44	8.33	8.80	8.17
Efficiency Ratio (%)	61.09	66.38	67.22	61.22	69.19
Non Performing Loans/Total Loans (%)	0.29	1.32	5.97	7.03	6.94
Net Chargeoffs/Avg Loans (%)	-0.04	-0.02	0.11	1.09	0.64
Loan Loss Reserves/Loans (%)	1.51	1.47	1.43	2.24	3.23

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products		(6) Online Capabilities		Debit/Credit Cards	
(1) Checking Accounts	No	<i>Available Services</i>		(8) Provide ATM/Debit Cards	No
Interest Bearing	No	Balance Inquiry	No	On what accounts	
Automatic Sweep	No	Intrabank Transfers	No	Are permissions/limits offered	No
Dual Signature	No	Interbank Transfers	No	(9) Provide Credit Cards	No
Account Minimum		Wire Transfers	No	Provided directly	No
		E-Bill Payment	No	Customer information shared	No
(2) Money Market Accounts	No	Investment Services	No	with a partner institution?	
Automatic Sweep	No			Credit check performed by bank?	No
Are Checks Available	No	Available online reports			
Dual Signature	No	Checking Account History	No	(10) System Integration	
Account Minimum	N/A	How many years		Integration with Software	No
		Money Market Account History	No	If yes, identify which	
(3) CDs & CDARS		How many years		Quickbooks	
CDARS Participant	No	Card Transaction Accounts	No	Microsoft Money	
Maximum CD Term	7 years	How many years		Quicken	
CDARS Protection	No	Check Imaging	No	Peachtree	
(4) Maximum Deposit		How many years		CSV File	
With CDARS	\$10 million				
Without CDARS	\$7 Million	(7) Wire Transfers		(11) Integration with Payroll	No
Early Termination for CDs/CDARS	Yes	<i>What Transfers are available</i>		Administration systems	
Cost of Early Termination	90-180 days int.	Online	No		
Early Termination Delay	None	ACH for Direct Deposit	No	Fees	
		Via Phone	No	Variable, please inquire with bank	
(5) Offer overdraft protection?	No	Via Fax	No		